

Home loan document checklist (self-employed)

For self-employed professionals and business owners buying a home. Lenders assess your income from tax returns, financials and banking, and each has its own list, so bring what applies to you.

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01 KYC (all applicants)

- ☐ PAN card, or Form 60 if you do not have a PAN
- ☐ Identity and address proof: Aadhaar, passport, voter ID or driving licence
- ☐ Recent passport-size photographs
- ☐ Signed loan application form

02 Income documents

- ☐ Income tax returns for the last 3 years, with computation of income
- ☐ Balance sheet and profit and loss account for 3 years
Audited or CA-certified, where applicable.
- ☐ TDS certificates (Form 16A), where applicable
- ☐ GST returns of the business
Turnover should match your ITRs and bank statements.

03 Business proof

- ☐ Business address proof
- ☐ Business licence or registration, such as GST or Udyam
- ☐ Partnership deed or company documents, if applicable
- ☐ Qualification certificate, for doctors, CAs and other professionals

04 Banking and existing loans

- ☐ Bank statements of all accounts for the last 6 months
- ☐ Statements of existing loans for the last 1 year
- ☐ List of other loans and guarantees in your name
Business loans in your own name count towards your EMI burden.

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| ☐ Allotment letter and registered agreement for sale, for a new flat |
| ☐ MahaRERA registration number, for an under-construction project |
| ☐ Occupancy certificate (OC), for a ready flat |
| ☐ Share certificate and society NOC, for a resale flat |
| ☐ Chain of previous title documents |
| ☐ Receipts for payments made to the builder or seller |

GOOD TO KNOW

- Documents are usually needed for every co-applicant, including any co-owner of the property.
- If your ITRs do not reflect your full income, ask about surrogate-income programmes, which usually cost more.
- Keep self-attested copies, and originals ready for the lender's verification.
- Lenders may ask for more, such as a CA certificate of income or the firm's loan statements.
- Lenders' requirements differ by lender, loan size and your profile; they may ask for more or fewer documents. Use this as a starting point and confirm the final list with the lender.

SOURCES

1. [Home loan to non-salaried \(differential offerings\)](#) — State Bank of India
2. [SBI regular home loan](#) — State Bank of India
3. [Legal and valuation documents checklist](#) — ICICI Bank

Last reviewed 5 October 2026.